The Independent.

"But as we were allowed of God to be put in trust with the Gospel, even so we speak, not as pleasing Men, but God, which trieth our Hearts."

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The Independent.

WHAT THE VIOLINS SAID.

"'*We're all for love,*' *the violins said.*"
—SIDNEY LANIER.

BY ELIZABETH STUART PHELPS.

Do I love you? Do I love you?
Ask the heavens that bend above you
To find language and to prove you
If they love the living sun.
Ask the burning blinded meadows
What they think about the shadows,
If they love the falling shadows,
When the fervid day is done.

Ask the blue-bells and the daisies,
Lost amid the hot field-mazes,
Lifting up their thirsty faces,
If they love the summer rains.
Ask the linnets and the plovers,
In the nest-life made for lovers,
Ask the bees and ask the clovers—
Will they tell you for your pains?

Do I, darling, do I love you?
What I pray, can that behoove you?
How in Love's name can I move you,
When for Love's sake I am dumb!
If I told you, if I told you,
Would that keep you, would that hold you
Here at last where I enfold you?
If it would—Hush! Darling, come!

CREEDS.

BY PROFESSOR PHILIP SCHAFF, D. D.

Creeds have lost much of their former hold upon the people who own them as their doctrinal standards. Their authority reached its hight in the seventeenth century, which may be called the age of symbolatry,* while ours is rather an age of symboloclasm. Private judgment and individual responsibility assert now more than ever their Christian right and duty to "try all things and to hold fast that which is good" (I Thess. v, 21), and to "search the Scriptures daily whether those things be so" (Acts xvii, 11). The tendency of the age is to undervalue dogmas and to make less account of what men believe than what they practice, as if principles and convictions had nothing to do with actions. Many would discard creeds altogether and acknowledge no standard of doctrine and duty but the Bible, as interpreted by every man's private judgment. For, as there is no such a thing as a "*unanimis consensus patrum*" to which the Council of Trent would vainly bind the interpretation, still less is there a unanimous consent of Reformers and modern Protestant theologians, except in the fundamental articles on which Christians of all ages and sects have agreed.

The modern antipathy to creeds is a natural reaction against an excess of veneration, which put them on a par with the Word of God and virtually above it. It has some good reason in the fact that not a few of the Confessions of the sixteenth and seventeenth centuries are unreasonably lengthy and minute, and overloaded with metaphysical theology, which has no business in a summary of belief. There is a vast distinction between dogma and theologumenon. Dogma is binding upon the conscience, and ought for this very reason to be clearly rooted and founded in the divinely-inspired Scriptures, since God alone is the Lord of conscience and has a right to prescribe what man should believe on condition of eternal salvation. Theologumenon is human speculation and ought to be left free.

Nevertheless, the Church has always had and always will have creeds, as well as catechisms, hymn-books, and directories of worship and discipline. The Bible must and will be explained, epitomized, and popularized in innumerable forms. Public teaching and preaching must be regulated and guarded against error and heresy, if order, decency, and propriety are to be maintained in the Church. The eighteen hundred years of Christian thought, conflict, and experience cannot have been in vain. History is no child's play or much ado about nothing. It is a most serious work, in which God and man are the joint actors; it is the gradual unfolding of a plan of infinite wisdom and love and a progressive development of humanity. The profound investigations of the purest and noblest minds, the theological controversies and metaphysical battles which have shaken the Church and the world in ages past, have resulted in a most valuable body of knowledge of divine truth which Christendom will never dispense with. The form may be changed and improved; the substance will remain.

Creeds are a condensed history of Christian doctrine. They are the landmarks of progress. They embody the mature results of preceding controversies and phases of development. They still enshrine the faith of their respective churches, their understanding of God's revelation, their views on the way of salvation, their most sacred convictions on the mysteries of this world and that which is to come. They are not dead relics of the past; but living institutions of the present, guides in the knowledge of truth and the study of the Scriptures, regulators of public doctrine, restraints upon the license of preaching, safeguards of the deposit of faith, bonds of union and fellowship to the millions who acknowledge them. In proper subordination to the Word of God as the only infallible and absolute rule of faith and reduced to reasonable limits, creeds will always be necessary and useful until we shall see face to face and know even as we are known.

*These new terms are formed after the strict analogy of the Greek; but may also be contracted into symbolatry and symboloclasm, as idolatry is contracted from *eidolatreia*.

A BUNDLE OF CONTRADICTIONS.

[A Neighborhood Talk, as Reported by Mr. Codding.]

BY MRS. A. M. DIAZ.

"Not many years ago," said Doctor Crosbie, "a certain famous regiment visited Boston. They remained over Sunday and held religious services in one of the city churches, their own chaplain preaching the sermon and conducting the usual exercises. I recollect that the incongruity of the affair struck me quite forcibly."

"Yes," said Betty Prince; "one immediately begins to imagine those drilled warriors listening to the 'Sermon on the Mount.'"

"And to wonder," said Emily, "what text the preacher would select to preach from. Would it be 'Love your enemies,' or 'Bless them that despitefully use you,' or 'Blessed are the peacemakers,' or 'Not only seven but seventy times seven,' or 'Peace on earth, good will to men'?"

"Well, now," said my Aunt Sarah, "suppose they *were* fighters. We don't stop preachin' to people because they live contrary to the Bible. Bad folks are the very ones that need to hear preachin'."

"It seems to me," said Emily, "that the point of difference is just here. Bad folks—as, for instance, the selfish, the vain, the unjust, the deceitful, the ill-tempered—are sorry for or, at any rate, ashamed of their bad traits. Nobody exults in possessing them. Incidents glorifying them are not set to rhyme and committed to memory by school children. The sentiment of the community is against them. It is all very well for a preacher who believes in truth to preach truth to an audience who believes in truth; but it is hardly the thing for a preacher who believes in fighting to preach love and peace to a churchful of professional fighters, who glory in their profession, which profession is honored by the Church and by the community in general."

"His sermon would be a curious one," said Doctor Crosbie, "if it enforced the special duties of his hearers and also the spirit of Christ's teachings."

"Yes," said Betty Prince, "it would need to be a combination sermon; a sort of half-and-half mixture of friendliness and strife."

"His intermingled exhortations," said the Doctor, "might be imagined to go on somewhat after this fashion: 'My dear Christian soldiers, Christianity excels all other religions, because it brings the gospel of peace and good will to men. No other religion is based on precepts so ennobling. It teaches forbearance, long-suffering, and forgiveness of injuries, even unto seventy times seven. Should any slight be offered to our nation or encroachment made upon its rights, you will, I trust, be eager to avenge the same by killing any of the inhabitants of the offending country who may show fight and by injuring it in all honorable ways. Its fighters are your enemies. They, probably, as well as yourselves, are believers in the meek and lowly Jesus, and will work as zealously for your destruction as you for theirs. Such efforts are praiseworthy; and to encourage them Science has lent her powerful aid. The art of slaughter has progressed side by side with Christianity and civilization, so that in cases where once only hundreds were slain, as in the barbaric ages, thousands can now be destroyed. A large bombshell has been invented, which in bursting scatters smaller ones in every direction. The effect is most satisfactory. The old Jewish teachings were an eye for an eye and a tooth for a tooth; but Christ said: 'A *new* commandment I give unto you, that ye love one another.' 'Love your enemies.' 'Bless those that despitefully use you.' How touching! How elevating! 'Love your enemies.' Sublime sentiment! Should your duties ever bring you into collision with a heathen nation, avail yourselves of every opportunity of gaining converts to a religion whose teachings are so heavenly. Sharp shooting is excellent practice. Being skillful in this, you will be able to kill one of the enemy at every shot; or, if not killed, he may at least be knocked down and trampled upon.'"

"Oh! a minister wouldn't preach like that," cried my Aunt Sarah.

"No," said Betty Prince; "because he would be careful to choose subjects far away from the special interests of his hearers—as, for instance, the wickedness of the Jews and their unbelief in Christ."

"It's very well to talk," said Uncle John. "Anybody can run down anything. I'd like to have fighting done away with myself; but what bothers me is to see how we're going to get along without it."

"Just as individuals and neighborhoods get along without it," said Doctor Crosbie—"by appealing to law. We must have a permanently organized system of national arbitration."

"But how shall we get it?" asked Betty. "Common folks like us can't do much in such a great matter."

"Luckily it does not rest on our shoulders," said Doctor Crosbie, turning the leaves of his pamphlet. "The subject has been brought before the British Parliament more than once, and there have been three world's conventions held in Europe for the purpose of discussing it. Our own government looks favorably upon it and six important countries have declared in its favor. President Grant says: 'The world is becoming civilized and learning there is a better way to settle difficulties than by fighting.' Charles Sumner said: 'There is no question so supremely practical.'"

"Talk! talk! Nothing but talk!" said Uncle John. It can't be done. I'll set my foot down on that, and I'll tell you why. The world isn't good enough. When the world is good enough there won't be any fighting. We shall be in the Millennium."

"It seems to me," said Emily, "that the establishment of an International Tribunal would proceed from wisdom, rather than from goodness. Courts of justice are plenty among us; yet there are no signs of the immediate coming of the Millennium. It is not generally understood that men must become good before they go to law. They go to law because it is a more agreeable, more convenient, and more civilized way of settling disputes than the old way of fighting."

"Looking back to see how the world has already progressed in this respect," said Doctor Crosbie, "gives hope for the future."

"I see by these pamphlets," I remarked, "that societies are being formed, petitions being presented to governments, and the good work going on gloriously. One meeting resolves that 'the tendencies of public opinion call for a new and earnest consideration of the usages and laws of nations, especially in regard to war.' We require, it seems, not only arbitration, but a 'High Court of Justice,' 'a tribunal that shall represent and dispense law—law in its dignity, impartiality, and universality.' 'Nations stand related to each other in their rights and powers and obligations as individuals stand in their private relations.' 'To secure harmonious and pleasant social intercourse it is often simply necessary that the rights and duties of citizens be clearly defined by the law. The same is true in the commonwealth of nations.'"

"This National Tribunal must come in the natural course of things," said Doctor Crosbie. "Years ago hand-to-hand fighting was held in excellent repute. Think of the knights in armor who used to roam about the country seeking wrongs to

avenge! As civilization progressed, this individual fighting gave place to the judicial combat, which was conducted according to certain laws and in the presence of legally-appointed judges. Then came private wars, in which baron fought baron, and chieftain fought chieftain, and clan fought clan, and province fought province. We don't have this sort of thing now."

"You will find something about all this in Mr. Richards's speech, toward the first part," said Mr. Sampson, producing a green-covered pamphlet, entitled "The Gradual Triumph of Law over Brute Force. A Historic Retrospect."

"Mr. Richards says here," said Doctor Crosbie, looking over the "first part," "'that as those old barbarous methods of settling disputes gave way before the progress of civilization' the idea of a commonwealth began to be realized—that is, a society of men fully reclaimed from what is called a state of Nature and organized into a civilized community, acknowledging the supremacy of law and submitting to its decisions. . . . In the course of time the domain of law has been continually enlarging, and banishing brute force further and further back in an ever-widening circle."

"It is plain, then," I remarked, "that the substitution of national arbitration for national warfare is only an increased widening of the circle—only taking one step further in the path we have been following."

"This is the way the Rev. Dr. Lawrence expresses it," said Doctor Crosbie. "He says, speaking of this one step further, that it is 'the completing idea, reached by a law of progress as real in the moral world as that of growth by air and sunlight in the vegetable.'"

"I have read somewhere," said Miss Fullerton, "that courts of justice were established because it was found that under the old system clans and communities were exterminating each other and that peaceful industries could not flourish."

"The change was found to be for their interests," I remarked. "Nations will have to make the same change for the same reason. We are not asking them to become good; but to do what is for their own benefit."

"I find here in a little tract," said Doctor Crosbie, "several pages of quotations bearing on this idea of arbitration. You will see by them that great men have thought it both desirable and practicable. Franklin says: 'We daily make improvements. There is one I wish to see in moral philosophy—the discovery of a plan that would induce and oblige nations to settle their disputes without first cutting one another's throats. There never has been nor ever will be such a thing as a good war or a bad peace. When will mankind be convinced of this and agree to settle their difficulties by arbitration?' Jefferson says: 'Will nations never divine a more rational umpire of difference than force? War is an instrument entirely inefficient toward redressing wrong, and multiplies instead of indemnifying losses.' Napoleon at St. Helena said: 'I had a project for general peace by drawing all the Powers to an immense reduction of their standing armies. And then, perhaps, as intelligence became universal, one might be permitted to dream of the application to the great human family of an institution like the American Congress or that of the Amphictyon in Greece. And then what a perspective before us of greatness, of happiness, of prosperity! what a grand and magnificent spectacle!' Here is a quotation given from 'one of our ablest thinkers.' He says: 'The idea of nations confederated to preserve universal peace and to secure the common welfare has ceased to be chimerical. It has become already a possibility, the realization of which, not the enthusiasm of Christian love only, but the wisdom of sound statesmanship predicts.' Now listen to Hon. Amasa Walker. 'War is assumed to be a necessary incident of civil organizations; but it is only so because such organizations have taken no measures for removing that necessity by providing a general system of arbitration. . . . What is there in the nature of the case that makes arbitration impracticable? Cannot the intercourse of mankind be made more pacific than at present? Cannot human governments rise to a higher moral level than they now occupy? Is there sufficient reason why disputes between nations, as between individuals, should not be referred to some tribunal mutually agreed upon and established for the purpose? Is not the formation of such a tribunal a natural and necessary step in the progress of an enlightened civilization?'

"Mr. Whittier says: 'It is eminently fitting to connect the centennial anniversary of the opening battles of the Revolution with the growing sentiment of civilization that there is "a more excellent way" of settling the disputes of nations than the ordeal of war. It is cheering to note the very general favor with which the plan of arbitration has been received by statesmen and civilians in this country and in Europe.'

"Prof. Cairnes says: 'international law is merely the formal expression of the public opinion of the civilized world respecting the rules of conduct which ought to govern the relations of independent nations.'"

"What Mr. Walker said of the dispute of individuals," remarked Miss Fullerton, "reminds me of the practice of dueling. That was once thought honorable; now it is looked upon as a relic of barbarism. There is only the difference of numbers between that and national dueling. If there is any difference in the barbarity, it certainly is not in favor of the latter."

"I am very much interested," said Emily, "in what was read just now about the domain of law. We see that the operations of Nature, as well as of human institutions, are carried on by the maintenance of law. Look at the trees growing, look at the brooks running, look at the rain falling; and look at our societies and corporations and conventions, all regulated by law. The Pilgrim Fathers, even before leaving the cabin of the 'Mayflower,' drew up a code of laws for mutual protection. Law governs individuals and communities and states. Why should it stop short at nations?"

"One reason why this thing can be done," said Elmer, "is because it has been done. There was the arbitration at Geneva in the 'Alabama' case."

"Mr. Richards, in his 'Address,'" said Doctor Crosbie, "gives several instances in which wars have been prevented by arbitration."

"There! I knew I could find it," exclaimed Mr. Sampson, handing Emily a small tract. "That is just what you've been talking about. Begin here, on the top of this page. That's the way Mr. Miles puts it."

Emily took the tract and read the following passage from Mr. Miles, and also a few lines of poetry which came after:

"'Anywhere and everywhere the reign of law is admirable and benificent. By law the myriads of flowers . . . order all their petals and delicate parts. From the reign of law come their exquisite beauty and sweetness. The crystals and precious stones . . . owe their elegance of form and delicacy and brilliancy of color to law. The reign of law is admirable in the mineral kingdom. . . . The reign of law in the starry heavens is admirable, surpassingly beautiful. But, my friends, unspeakably more admirable than in the animal, vegetable, or mineral kingdoms—more admirable, even, than in the starry heavens—is the reign of law among intelligent and free beings. The finest and sublimest exhibition of the majesty and glory of Law will be seen among men when she shall sit empress among the nations and the settlement of the great questions that from time to time arise between these shall be acknowledged to be her prerogatives.'

"'And Sovereign Law—
The world's collected will—
O'er thrones and globes elate
Sits empress, crowning good, repressing ill.'"

"And another writer," continued Emily, "says: 'The time has come, or, at least, is now near, when there shall be an organization for the peace of the world; . . . when nations shall organize for the same purposes that villages and towns do now; and when it shall be as unlawful for a nation to let loose its avaricious and vindictive desires in the community of nations without their leave as it is for a man to let loose his personal passions in the midst of civilized men without law and without the leave of a magistrate.'"

IN THE GRAY OF THE EVENING.

AUTUMN.

BY PAUL H. HAYNE.

When o'er yon forest sollitudes
The sky of autumn evening broods—
A heaven whose warp, but palely bright,
Shot through with woofs of crimson light,
So slowly wanes with waning Day—
Whatever thoughts, pathetic, sweet,
Are wont to fawn round Memory's feet,
Pleading with soft and sacred stress
To be upcaught in tenderness;
Whatever thoughts like these there are,
Choose the weird hour 'twixt sun and star,
Of falling breeze, and whisperous sea,
And that still heaven o'er leaf and lea,
To come—each thought a temperate bliss—
Embracing the calmed soul, to kiss
The pallor of old cares away.

O twilight sky of mellow gray,
Flushed with faint hues! O voiceless trees,
Lilting low ballads to the breeze!
O all ye mild amenities
Wherewith the solemn Eve is rife,
At this strange hour 'twixt death and life;
The death of beauteous Day, whose last
Dim tints are almost overpast,
Who lives alone in odors blent
Of every subtlest element,
Borne on a fairy rain like dew,
Exhaled, not dropped from out the blue;
The life of stars that one by one
Are mustering o'er the sunken sun,
And wafts of vague *earth*-perfume blown
Up to the pine-tree's quivering cone,
From heath-flowers hidden in cool grass,
Like spells of delicate balm, ye pass
Into my wearied heart and brain.

What room for any sordid pain
Within me now? Ah! Nature seems,
Through something sweeter than all dreams,
To woo me; yea, she seems to speak
How closely, kindly, her fond cheek
Rested on mine, her mystic blood
Pulsing in tender neighborhood,
And soft as any mortal maid,
Half veiléd in the twilight shade,
Who leans above her Love to tell
Secrets almost ineffable!

THE MICHEL ANGELO CENTENARY.

BY WILLIAM JERVIS.

The most lovely weather for weeks has favored the preparation for and continuation of the Michel Angelo Centenary. The month of September, however, was badly chosen for this display, being a period when everybody who can spare the time leaves the city for the country, and being also too early for the influx of strangers. October would have been a much better time to have paid honor to the memory of the great artist, and would have been just as consistent, as Michel Angelo was born in March. Still, in spite of this shortcoming, the festival has been a great success.

The *festa* was really inaugurated on the evening of the 11th, when a reception of the distinguished representatives, Italian and foreign, was given by the philological and scientific circles, at their splendid rooms in the Ferroni Palace. On the following day, besides various other attractions, the Florentine Orchestral Society gave a grand vocal and instrumental concert in the old palace in the Piazza Signoria, and where were sung some of the poems of Buonarotti—music composed by *maestri* contemporary to him. From this place a very large procession of people moved to the house of Michel Angelo. The committee, there, uncovering a bust of the artist, with much ovation, ordered the procession to move on to the Church of Santa Croce, where speeches were delivered with much reverence, and a silver wreath placed upon the tomb of the sculptor. Much time was spent in this church in positive adoration by the enthused foreign artists—men who had derived so much inspiration by a study of the work of the great master. From this church the immense throng of people moved to the Piazzale Michel Angelo, where the uncovering took place of an inscription, placed there for the occasion on the monument raised to him on that hill, so memorable for his patriotic and military feats. Still another monument will be erected to the memory of Michel Angelo, by a committee of artists, adjacent to the one already standing on the hills of San Miniato, Professor Dupré, the celebrated sculptor, agreeing to do the modeling free of charge.

The following day, the 13th inst., the inauguration of the new tribune, erected for the "David," and the exhibition of reproductions of the masterpieces of the artist, was to me the most interesting of all the doings of the festival.

The next day, the 14th inst., various lectures were given by the different literary and artistic societies, all eulogistic of the character of Michel Angelo as a man and an artist. On the evening of the same day the whole hights of San Miniato and the Piazzale Michel Angelo, with the various villas on the surrounding hills which environ the city of Florence, were illuminated, with a beauty which will not soon be forgotten. Various musical bands were stationed along the commanding hights, discoursing most lovely music. The general effect of this illumination was unexpectedly fine, and the committee who had charge of the affair has received much praise for their good management.

Visits to various localities in the environs of Florence, having relation to the work of the master; meetings of the various societies—agricultural and horticultural, for the encouragement of art, etc., etc.; with the congresses of Italian civil engineers and architects, together with a grand ball at the Pallazzo ex-Borghesi; also the Mass of Requiem, by the illustrious Verdi, to be given to-morrow night at the Umberto Theater—these and many other demonstrations went to please and instruct a vast crowd of people, who seemed to enjoy the *fête* marvelously, under a most lovely sky, which shed its light on, I think, one of the most beautiful cities in the world.

But to me all these out-door ovations were as nothing compared to the exhibition of the glorious old master's work in the *Belle Arti*. Heretofore this institution had of paintings on exhibition, in proportion to its number, a greater amount of *chef d'œuvres* than any other gallery in the world; but now, with the addition of the "David" and other works of Michel Angelo, it becomes marvelously and doubly interesting to the artist and lover of art. For one who was tired of the facile conventionality of too much modern art (which modern art must fall back, after a surfeit by the public of a recent *furore*, to these grand old masters again) it was refreshing to stand among some of the principal works of such men as Andrea del Sarto, Lorenzo di Credi, Ghirlandajo, Fra Angelico, Perugino, artists divinely inspired, whose every line and every part of a line seems imbued with a noble rendering of a divine purpose. It was refreshing, I say, to come back again, and see this additional attraction to an old love—to look on a plaster cast even of Michel Angelo's "Day," and feel a sense of power greater even than that derived from the contemplation of a mammoth steam engine; to wonder how in so comparatively small a space so much moral force can be thrown out; to wonder by what magic so much strength can be eliminated from the shoulders of the reclining figure—power concentrated, as was the strength depicted in two fish-hawk claws which I cut off a dead bird this summer on the beach at Sandy Hook, New Jersey. Now when I look at the towering figure of "David" by the same master, imbued with the same strength, all directed toward lifting my mind into better thought; when I see in this youthful figure, pulsing as it were with life—life bereft of all that is revolting, but imbued with a noble scorn strung to a noble purpose; is it a wonder that I rave about Michel Angelo? A special tribune has been erected in this Academy of Fine Arts for this grand figure of "David"; and those who have only seen it in the Piazza Signoria cannot imagine how much more forceful is its presence in its new home. The glare of full daylight hardened its delicate curves, its subtle lights and shadows. In the Piazza it looked ten years older; here its flesh looks, velvet soft. Its marvelously noble neck, and the infecting grandeur of its defiant scorn thrills one; while its lithe limbs and downy cheek proclaim more pleasantly its beautiful youth. A miserable sculptor, Simone da Fiesole, came very nigh spoiling the block of marble from which this figure was carved. In truth, nobody at the time would undertake to use it after its injury. It it not marvel-

ous that Michel Angelo, a mere youth at the time, should take a seemingly worthless block of stone, and carve a figure that now, after nearly four hundred years, astonishes the world with its transcendent power, its refining beauty!

One room in this exhibition is devoted to a display of the splendid photographs of the Sistine Chapel. These marvels of photography will explain much that has been in a cloud in regard to the genius of Buonarotti. I spent four delicious hours regarding them, viewing those reproductions with fresh instruction, fresh pleasure, and fresh reverence. The Pope made no objections to the taking of plaster casts of some of the work of the master; in truth, he favored this festival in every way. Why should he not? Surely, Michel Angelo was a most powerful son of the Church, advancing its interests by his transcendent genius in every way. Reproductions of his figures in the Church of San Lorenzo are also here exhibited. I cannot pass these figures lightly by, without recording some of the crude impressions that they and other works of the master have made on my mind.

Most modern statues are pretty, but not soulful. They want earnest originality of sentiment, which, in its enthusiasm, forgets to be conventional. The comparative chaos of lines in the original drawings of Michel Angelo for the statues of "Day" and "Night," in the new sacristy of the Church of San Lorenzo, at Florence; his preparatory sketches for the "Last Judgment," in the Sistine Chapel of the Vatican, at Rome; and other drawings of the superb old artist, show that he had caught some of the true spirit and absorbing fervor of the ancient masters. He was not imitative in sentiment or generally mechanical in manipulation, but mostly creative. Out of the jumble of his pencilings, dimly creeps the immortality of his effort.

Vague is the apparent network of his curved lines, at first sight; yet, study awhile, and you will see how profound a mere outline may be in suggestion, when drawn by the inspiration of a master hand impelled by an ennobling idea.

Walk around one of his statues; take an oblique view at a certain standpoint, after having taken a direct sight, and you will see how much he valued and was impressed with an interpretation of the body in truthful unison of idea with a facial expression. He never merely formed a pretty figure and forced a sentiment into the face only, as too many of our conventionally-inclined artists are apt to do; but enlivened every outward atom of his marble with a reflex of human strength and human poetry. His figures of "Day" and "Night," in the new sacristy of the Church of San Lorenzo, evince profoundly that power and poesy. The female figure of "Night" has with it the depression of relaxed muscles, considered with a nice harmony of detail, extending sleep all over the body and to the very extremity of each limb. Yet through all this inaction there is a warmth of life pulsing sluggishly beneath the torpor. Warm, drowsy flesh is here suggested—permanently, for ages—hewn out of cold, insensate marble, reminding us of much that the thought of night breeds; not altogether wholesome, for such is not the purpose of the work. Michel Angelo says of this figure:

> "Sleep is dear to me,
> And still more that I am stone,
> So long as dishonor and shame last among us.
> The happiest fate is to see, to hear nothing.
> For this reason waken me not;
> I pray you speak gently."

There is a flabbiness in the sunken flesh, an abandon in the drooping shoulders, a soggy slouching in the mature breast, indicating dormancy lapsed into sloth. This reclining figure is so imbued with sleep that it is like inhaling a narcotic to commune with it. In juxteposition is the male figure of "Day"—stalwart and lusty, of Herculean proportions—in the act of rising, the face peering with an eager freshness over the great, muscular shoulders at the bright, breaking day. Awakened strength, ready for stern action, is seen in every fiber of its seeming hard, elastic flesh and in every line of its earnest face.

Here you find completed the original conception of awakened power, first hinted at in the tangled tracery of the first drawing by the great master. All drowsiness is leaving the pulsing, manly figure; and, on contemplating its aroused, robust proportions, one is borne into a helpfully hopeful train of thought. How beautifully, forcefully allegoric could those figures be made to appear, if applied to the political and social regeneration which Italy is now happily undergoing! The anatomical proportions of those wondrous figures are most exactly considered.

The other statues of "Twilight" and "Dawn," and the figure of "Il Pensiero," show the same power of the master to throw his soul into the marble on which he was wont to work, making the new sacristy seem a shrine of the very highest art. The architecture of the sacristy is in full communion with the pensive character of the surroundings—mild but chastely grand.

In an editorial, highly complimentary, on the whole, the *American Register*, of Paris, says that "Messioner, the great French painter, used, too glowing a metaphor when he said before the tomb of the great artist that '*there was so little that was human about Michel Angelo that his work seemed touched with the finger of God.*" If it is not "the finger of God which has touched the very unusual work of the great Tuscan, what is it that moves a master mind into this adoration? It is the profound reverence of a genius for a greater genius." A man, of little artistic or æsthetic sensibility, cannot always understand how much influence master minds of great degree have over master minds of less degree.

FLORENCE, ITALY, Sept. 18th, 1875.

BITS OF TRAVEL AT HOME.

BOWLDER CANYON, COLORADO.

BY H. H.

CANYONS are known of their lovers. To their lovers they reveal themselves; to their lovers' eyes they are no more alike than fair women are alike in the eyes of their worshipers.

Also there is a right way to take a canyon, as there is to take a man. One must not be driven through—no, not if a broad turnpike ran its whole length. Only by slow and humble toiling on foot can one see its beauties. Another is made for a swift and royal dash on wheels, or on horses' backs; as distinctly "set" to an allegro movement as was ever a joyous outburst of the soul of Beethoven or Mozart. Harmonies obey one law all Nature through, and when we love and study Nature, as we study and love art, we shall know better how to "keep time" with her and our voices will not be out of tune so often. We shall not pipe to her at high noon and expect her to dance, which is only a fantastic way of saying that, going out at midday to look at mountain ranges, we shall not pretend to know them; that we shall visit meadows of a morning, and not be seen driving eastward at sunset; and that, if we live in Colorado, we shall take our canyons right end foremost and be absolutely certain which way they were meant to be read.

The more canyons one sees, the more this truth sinks into one's heart, the more vividly one realizes the intense individuality of each. Carried blindfold into any one of them and set down midway, one knowing them could never mistake or be in doubt. But it is hard to find words in which these differences shall be distinctly set forth, harder even than it is to tell just how one human voice differs from another; yet who ever mistook a voice he knew?

Bowlder Canyon is one of the "allegro" movements. It is sixteen miles long and one should ride swiftly down it—race, as it were, with the Creek, which has never yet drawn a long breath since first it plunged into the gorge. To see Bowlder Canyon aright, therefore, one must enter it from the Nederlands Meadows, at its upper mouth; and to reach the Nederlands Meadows from Denver one must go by rail up the Clear Creek Canyon (hardly less beautiful than Bowlder Canyon itself) and drive across from Central City to Nederlands. The road lies through tracts of pines and over great ridges, grand in their loneliness. From every ridge is a new view of the "Snowy Range," to the west and north. In strong sunlight and shadow these myriads of snow-peaks, relieved against the blue sky, are of such brilliant and changing colors that it must be a very dull soul indeed that could look on them without thinking of many-colored jewels. On the day that I saw this view James's Peak was covered with snow and stood in full light. Its sharp pyramidal lines looked as fine cut and hard as if the mountain had but just been hewn from alabaster. A little to the north Long's Peak, which is cleft into two peaks, was half in shadow and half in sun. The peak in the shadow was as dark a blue as blue can be and not be black; and the peak in the sun was distinctly and wholly pink—a rosy pink, with an opaline quality in the tint. The mountain did not look like a mountain. The colors were so intense that the line where they joined was as plainly marked to our sight as if it had been on a map in our hands; but the mountain was twenty miles away.

Midway between Central City and Nederlands is a little settlement, called Rawlinsville, which ought to be called Oasis Town. Between two bare and brown hill-ridges a bit of meadow New England might own, and an amber and white trout-stream foaming through it. The meadow seemed fairly to be bursting into blade and leaf as we drove in, so wondrous and so surprising green was it. A dusty brown road on its edge leads westward up the green vista. A gate shuts it off from the highway. It is the road into Colorado's beautiful mountain valley, the Middle Park. From Rawlins to Nederlands only ridges and hills and their connecting and interlocking spurs, pines, and firs, and everywhere loneliness and silence. "In" the mountains is a phrase we have come to use carelessly when we mean among them. But it is a significant thing that we say "in" and do not say "among." Among the Rocky Mountains it is especially significant. Hour by hour one sinks and rises and climbs and descends in labyrinths of wedged hills. Each hour you are hemmed in by a new circle of peaks, among which no visible outlet appears; and each hour you escape, mount to a new level, and are again circled by a different and more glorious horizon. You come to feel that you yourself are, as it were, a member of the mountain race, the sky is the family roof, and you and they are at home together under it. This it is to be "*in* the mountains."

Nederlands is a dismal little mining town—only a handful of small houses and smelting mills. Bowlder Creek comes dashing through it, foaming white to the very edge of the grimy street, reclaiming the land from dust and stones and making it soft and green for many an acre. As you drive eastward down this meadow, following but never overtaking the Creek, the mouth of Bowlder Canyon stands full in sight. Its gray stone walls rise up, fortress-like, from the meadow-sward—the left-hand wall bare and gray; the right-hand one thick set with firs from base to top. It is a picture of vivid contrasts—the green meadow, with ranks upon ranks of yellow and red willow bushes making belts of bright color upon it; between the yellows and reds, gleams of white foam flashing; and beyond, the high buttress fronts of the Canyon mouth, adorned with evergreens, as for a triumph. One step past this gate and you are in a second meadow. A tiny spot, but green as the other, walled to the sky with gray stone and fir trees, dainty and soft under foot, lighted by the flashing water and gay with flowers. Here spreads a gigantic cedar tree, broad like a banyan, with gnarled roots, that make seats, and low boughs, that make a good roof, as who should know better than we who sat composedly lunching under them while a shower of rain rattled away over our heads and did not wet us. It gathered blacker and blacker, however, and the Canyon darkened fast, as a little room darkens when candles burn down. There is none too much light at best in a narrow rift between rocks which are hundreds of feet high. When its strip of sky canopy turns black as ink and rain falls in white sheets, filling it in, day seems day no longer. Ahead of the storm, we dashed down the Canyon. Looking back, we could see it following us in a strange mist wall, which advanced as solid-fronted and steady and swift as an army. The noises of battle were not wanting either, for the wind roared and shrieked, the trees gave out great sobbing sounds as they bent in the gale, and overhead the thunder crashed and echoed, sharp lightning leaped from side to side, seeming a fiery network over our heads. It was grand; but it was not safe, and we were glad to scramble, all dripping, into a deserted log cabin. The rain came into the open chimney-hole in the roof and fell in pitiless satire on the blackened hearthstone, where no fire could be. But the old bunks were dry; and on the edges of these we sat and peered out into the Canyon. What a very carnival of waters it was! The Creek leaped and danced as if it were mad with joy, flinging itself upward to meet the torrents of rain half way. All the green things leaped and danced also, swaying their supple bodies in rhythmic time to the tempest. The fir trees seemed as lithe as the blades of grass, and the buttercups and daisies bowed down to the ground and up to their full hight—down and up and down and up—and never a stem of them all broke in this storm, in which it was not safe for us to be out. So much stronger are the weak things of the earth than the mighty.

In the thickest of the storm an old man came slowly sauntering up the road. Long white beard, dripping with water; old leather trowsers, running with water; old, battered hat, streaming water as if it were a pail he had just put on, full of water—he looked as if he might have had something to do with the storm. Seeing us, he entered the cabin, and with a reticent nod, sat down on the three-legged chair. It was to see us that he came in; by no means to escape the storm. Yet he seemed in nowise disposed to talk. What use he did make of us, he knows, no doubt; it was not apparent. His steady, reflective gaze was embarrassing. He owned the little log cabin we had noticed at the entrance of the Canyon. It stood in a clump of fir trees on a high bank a few rods from the Creek. The vegetable garden looked flourishing, and we had said, as we passed: "That is a spot where a king might spend the summer and raise his own peas." The king was before us. His last kingdom had been in Wisconsin, and he was "a-fixin' up this place to bring his family out in the fall. Didn't know as they'd like it. Calk'lated they'd think 'twas kind o' lonesome."

Long before we could see that the storm had lessened by a drop, he remarked that the "rain wuz about done," shouldered his heavy ax, picked up his flask bottle, and, with the same indirect nod with which he had sauntered in, sauntered out again and strolled away. He looked more actual and human out in the rain than he had in the cabin.

He was right. The rain was "about done." In the twinkling of an eye the clouds broke away, the blue sky shone out, the sun blazed in on the wet tree-tops and turned every leaf, every pine-needle to a fretwork of diamonds. A bird, whose voice seemed to fall from the very sky, called out "Tweep!" "Tweep!" in a fine high note, like the first violin notes before an orchestra begins to play; and after him other birds sang out, and the joint symphony of sight and sound burst into its fullest.

Still twelve miles down the Canyon, and this is the way they ran—if I tell it breathless it is because I try to tell it true, and if I could tell it really true, the words would leap and break into foam like the Creek—this is the way the miles ran:

Now between walls made of piled bowlders, piled as if storms had hurled them where they hung—bowlders poised, and bowlders wedged, and bowlders half welded together; with great fir trees crowded in among them, shooting out of crevices like spears thrust through from underneath; clasping gnarled roots like anchors round edges of precipices.

Now a high pyramid of rock only a few rods ahead walled the way, and we said: "Where do we and the Creek go? Surely to the left." No; to the right, and under rather than around the rock. Like a huge sounding-board, it ran out above our heads,

Insurance.

INSURANCE NOTES.

THE National Insurance Convention, which consumed the whole of the week in its deliberations, in this city, adjourned without having done anything more important than to give expression to the opinions and wishes of its members. But that was something. The Convention being altogether a voluntary one and without the power to make any binding laws, its action could only have a moral influence. As the president sensibly remarked, in his opening address:

"Whatever, moreover, this Convention can do in the interests of harmony, uniformity, and reciprocity among and between the various state insurance departments, consistent with safety, should be done. Indeed, this was the germinal idea from which sprang this organization—The National Insurance Convention. It has already done much in this direction. It can do much more. There are many ways in which, if we will yield individual obedience to our joint action, burdens can be lightened, official action can be relieved of suspicion, and supervision can be made useful, effective, and comparatively economical."

The following resolution was introduced and passed *nem. con.* on the second day of the Convention:

"*Resolved*, As the sense of this Convention, that the present practice of life and fire insurance companies in loaning money on the stock of other life and fire insurance companies as collateral is erroneous and should be abandoned."

The principal excitement of the Convention grew out of the address of Mr. Finch, of Indiana, who made a deliberate attack upon the very principle of life insurance, but without doing any particular harm to anybody.

—During the past year there were 504 fires in Paris, of which number 372 did serious damage. In 497 cases the loss of house property was covered by insurance and in 384 cases the furniture was insured. The damage done by three great fires which occurred in manufactories at Menilmontant and Vincennes has not yet been ascertained; but the injury done by the 501 other fires is estimated at 3,475,000 francs ($685,000). The greatest number of fires occurred between seven in the evening and midnight, more especially between nine and ten o'clock, when there were as many as 41; but there were very few between two and eight in the morning. Among the causes to which the fires were attributed were: alcohol, 9; matches, 16; gas-burners, 6; stoves, 20; boiler explosions, 4; sparks, 20; escape of gas, 7; lighted paper, 22; stove-pipes setting fire to woodwork, 23; overheating of stoves, 4; smoking, 2; and exposed lights, 47. In 160 cases the origin of the fire was unknown.

—That lively paper, the Baltimore *Underwriter*, says:

"The suspicion of incendiarism is often entertained when the lesser charge of heedlessness would be more just. The annual report of our fire marshals are full of such instances. The writer of this paragraph saw lying on the footwalk the head of a 'parlor match.' Why he happened to see it is among the accidents which nobody can explain. No other person saw it; no foot of man or tooth of rodent touched it; no living being, biped or quadruped, was within six feet of it. The day was damp and the sun was behind a cloud. All at once, of its own motion, the little brown bit of latent combustion exploded and fizzed itself out. There was no harm done, of course, and the only effect produced was a few minutes' wonder. If that explosion had taken place among bits of paper, shavings, or any other dry litter, or if a lady's light skirts had been passing over the spot, there would have been an 'alarm of fire.' The moral of this trifling incident sparkles for itself."

—A novel fire, though quenched in its incipiency, was recently discovered in the Western Union Telegraph office at Cincinnati. It appears that the wires in the operating room connecting with the various lines outside pass through an enclosure of pine wainscoting. Here it is thought that some greedy mouse on a foraging excursion gnawed the insulation, composed of cotton threads soaked in paraffine, from the wires, bringing some of them together and connecting some of the large batteries into what is technically termed a "short circuit," thus heating the wire and firing the insulating composition. The smoke was fortunately perceived, the wainscoting torn down, and the fire disclosed and extinguished. The damage was trifling; but for the timely discovery of the fire in its early stage and the promptitude with which it was extinguished this secret mischief might have been followed by great loss.

—The total capital of all the insurance companies of all kinds in the State of New York is $32,000,000, and the average dividend paid for the year 1874 was 11.27 per cent. The year 1874 was an exceptionably profitable one for fire insurance companies. Fire insurance companies pay taxes on all of their capital and other assets which are not balanced by liabilities—liabilities as defined by the state laws—or invested in Government bonds, which are exempt from taxation. During 1874 the fire and marine insurance companies alone of this state paid in taxes $617,844.83.

—On the 1st ult. Insurance Commissioner Stedman, of Connecticut, was refused access to the books of the American National Life and Trust Company, and he has arrested the president, Mr. B. Noyes, for violating the statute.

INSURANCE.

Liverpool and London and Globe Insurance Company

On the 31st of December last the total assets of the company were

$26,740,000,

and the total surplus over all liabilities, including capital and reinsurance of current risks,

$2,302,000.

The net fire profits of the half-year ending June 30th increase these figures by

$642,640,

thus making the total assets

$27,382,000

and the net surplus over all liabilities, including capital, exceed

$2,945,000.

J. E. PULSFORD,
Resident Secretary.

No. 45 WILLIAM ST., NEW YORK, Sept. 10th, 1875.

THE

MUTUAL LIFE INSURANCE CO.,

OF NEW YORK,

144 & 146 BROADWAY,

NEW YORK,

F. S. WINSTON, President.

ASSETS SEVENTY-TWO MILLIONS OF DOLLARS.

RICHARD A. McCURDY,
Vice-President.

J. M. STUART, Secretary.
W. H. C. BARTLETT, Actuary.

THE

NEW JERSEY MUTUAL LIFE INSURANCE CO.,

189 MARKET ST., NEWARK.
J. H. STEDWELL, President.
E. C. FROST, Vice-President.

Assets, Jan. 1st, 1875	$1,884,044 32
Liabilities	1,406,653 00
Surplus	477,391 32

This Company issues all kinds of policies at equitable rates. Attention is also invited to the Decennial Policy, which is practically an endowment assurance at ordinary life rates.

THE

EQUITABLE LIFE ASSURANCE SOCIETY,

120 BROADWAY, NEW YORK.

Cash Assets	$28,000,000
Annual Cash Income	10,000,000
Surplus	4,000,000

The Business is conducted upon methods which have been approved by long experience—namely:

ALL PREMIUMS ARE RECEIVED IN CASH,
ALL LOSSES ARE PAID IN CASH,
NO NOTES ARE TAKEN,
THERE ARE NO UNREALIZABLE ASSETS.

The Assets of the Society are invested only in First-Class Convertible Property, as restricted by the Insurance Laws of the State of New York. These investments are beyond the reach of MONETARY DISTURBANCES, furnishing a Security which is of great value to those depending upon their insurance policies for the ultimate support of their families.

The Lives insured are carefully selected. The surplus premiums are returned ANNUALLY to the policyholders.

During the year 1874 this Society returned four million eight hundred and sixteen thousand dollars to policyholders and their families in dividends, death-claims, etc.

BOARD OF DIRECTORS:

HENRY B. HYDE,	JOHN A. STEWART,
GEORGE T. ADEE,	HENRY M. ALEXANDER,
GEORGE D. MORGAN,	BENJ. WILLIAMSON,
WILLIAM G. LAMBERT,	ROBERT L. KENNEDY,
HENRY A. HURLBUT,	WILLIAM WALKER,
HENRY Q. MARQUAND,	HENRY DAY,
JAMES LOW,	WM. T. BLODGETT,
JOHN AUCHINCLOSS,	BENJAMIN E. BATES,
HENRY F. SPAULDING,	ASHBEL GREEN,
JAS. W. ALEXANDER,	WAYMAN CROW,
HENRY S. TERBELL,	JAMES M. BEEBE,
CHARLES J. MARTIN,	STEPHEN H. PHILLIPS,
THOMAS S. YOUNG,	THOMAS A. BIDDLE,
THOMAS A. CUMMINS,	THEODORE CUYLER,
ROBERT BLISS,	CYRUS W. FIELD,
WILLIAM H. FOGG,	GEORGE H. STUART,
DANIEL D. LORD,	JOHN J. DONALDSON,
JAMES M. HALSTED,	GEORGE G. KELLOGG,
HORACE PORTER,	SAMUEL W. TORREY,
SIMEON FITCH,	SAMUEL HOLMES,
ED. W. LAMBERT, M.D.,	J. F. NAVARRO,
BENJ. F. RANDOLPH,	W. WHITEWRIGHT, JR.,
ALANSON TRASK,	JOHN J. McCOOK,
JOHN T. MOORE,	E. JUDSON HAWLEY,
PARKER HANDY,	ALEXANDER P. IRVIN,
JOHN SLOANE,	D. HENRY SMITH.

HENRY B. HYDE, PRESIDENT.
JAMES W. ALEXANDER, VICE-PRESIDENT.
SAMUEL BORROWE, SECRETARY.
GEORGE W. PHILLIPS, ACTUARY.

Principal Office at

NO. 120 BROADWAY, NEW YORK.

"So Much Insurance for so Much Money."

ST. LOUIS LIFE INSURANCE CO.

A STRONG STOCK COMPANY,

Giving a MAXIMUM Insurance for a MINIMUM Premium.

THE

National Life INSURANCE CO.

OF THE UNITED STATES OF AMERICA.

CHARTERED BY SPECIAL ACT OF CONGRESS.

BRANCH OFFICE:

157 to 163 La Salle St.,

CHICAGO, ILL.,

where the business of the Company is transacted.

Cash Capital	$1,000,000 00
Total Assets, July 1st, 1875	3,787,386 25
Total Liabilities, July 1st, 1875	2,316,539 70
Surplus, being security additional to the Reinsurance Fund	1,470,846 55

JOHN V. FARWELL, President.
L. D. CORTRIGHT, Vice-President.
J. F. CRANK, Secretary.
EMERSON W. PEET, Actuary.

THE

CHARTER OAK LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

Assets, Jan'y 1st, 1875	$13,256,440 68
Surplus	1,292,548 41

Insurance effected on all the desirable plans. Term insurance under the plan of

Deposit Insurance

a special feature in this company. Send for circulars and pamphlets issued by this company.

JAS. C. WALKLEY, Pres.
S. H. WHITE, Vice-Pres. and Treas.
HALSEY STEVENS, Sec'y
WM. L. SQUIRE, Ass't Sec'y.
L. W. MEECH, Actuary.
E. O. GOODWIN, Gen'l Agent, 161 Broadway, N. Y.

OFFICE OF THE

ATLANTIC MUTUAL INSURANCE COMPANY.

NEW YORK, January 25th, 1875.

The Trustees, in conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1874:

Premiums received on Marine Risks from 1st January, 1874, to 31st December, 1874.	$6,512,086 21
Premiums on Policies not marked off 1st January, 1874	2,433,358 19
Total amount of Marine Premiums	$8,945,444 40
No Policies have been issued upon Life Risks, nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked off from 1st January, 1874, to 31st December, 1874	$6,469,971 53
Losses paid during the same period	2,370,639 95
Returns of Premiums and Expenses	1,378,687 47
The Company has the following Assets, viz:	
United States and State of New York Stock, City, Bank, and other Stocks	$8,361,030 00
Loans secured by Stocks and otherwise	2,152,500 00
Real Estate and Bonds and Mortgages	367,000 00
Interest and sundry notes and claims due the Company, estimated at	456,676 72
Premium Notes and Bills Receivable	2,538,348 43
Cash in Bank	203,190 54
Total Amount of Assets	$16,078,584 74

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Second of February next.

The outstanding certificates of the issue of 1871 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Second of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment and canceled. Upon certificates which were issued for gold premiums the payment of interest and redemption will be in gold.

A dividend of Forty Per Cent is declared on the net earned premiums of the Company for the year ending 31st December, 1874, for which certificates will be issued on and after Tuesday, the 6th of April next.

By order of the Board.

J. H. CHAPMAN, Secretary

TRUSTEES:

J. D. JONES,	GORDON W. BURNHAM,
CHARLES DENNIS,	FRED'K CHAUNCEY,
W. H. H. MOORE,	CHARLES P. BURDETT,
HENRY COIT,	FRANCIS SKIDDY,
LEWIS CURTIS,	ROB'T B. MINTURN,
CHARLES H. RUSSELL,	CHAS. H. MARSHALL,
LOWELL HOLBROOK,	GEORGE W. LANE,
DAVID LANE,	ROBERT L. STUART,
JAMES BRYCE,	JAMES G. DE FOREST,
DANIEL S. MILLER,	ALEXANDER V. BLAKE,
WM. STURGIS,	CHAS. D. LEVERICH,
HENRY K. BOGERT,	JOSIAH O. LOW,
WILLIAM E. DODGE,	ADOLPH LEMOYNE,
ROYAL PHELPS,	ADAM T. SACKETT,
JOSEPH GAILLARD, JR.,	THOMAS F. YOUNGS,
C. A. HAND,	HORACE GRAY,
JAMES LOW,	WINTHROP G. RAY,
JOHN D. HEWLETT,	EDMUND W. CORLIES,
WILLIAM H. WEBB,	SHEPHERD KNAPP.

J. D. JONES, President.
CHARLES DENNIS, Vice-President.
W. H. H. MOORE, 2d Vice-Pres't.

HOME
INSURANCE COMPANY OF NEW YORK.

OFFICE, No. 135 BROADWAY.

FORTY-FOURTH SEMI-ANNUAL STATEMENT, showing the condition of the Company on the first day of July, 1875.

Cash Capital	$3,000,000 00
Reserve for Re-Insurance	1,852,441 40
Reserve for Unpaid Losses and Dividends	271,932 85
Net Surplus	619,840 60
Total Assets	$5,754,214 85

SUMMARY OF ASSETS.

Cash in Banks	$249,535 36
Bonds and Mortgages, being first lien on Real Estate, worth $5,500,000	2,041,753 19
United States Stocks (market value)	2,515,125 00
Bank Stocks, "	288,495 00
State and City Bonds, "	76,669 00
Loans on Stocks, payable on demand (market value of Securities $616,402.50)	323,100 00
Interest due on 1st July, 1875	27,332 84
Balance in hands of Agents	157,234 03
Bills Receivable	11,309 37
Premiums due and uncollected on Policies issued at this Office	13,449 81
Total	$5,754,214 85

CHAS. J. MARTIN, President.
J. H. WASHBURN, Secretary.

JULY 12TH, 1875.

KNICKERBOCKER
LIFE INSURANCE COMPANY,
No. 239 Broadway, N. Y.
JOHN A. NICHOLS, President.

Accumulated Assets, Jan. 1, 1875 ..... **$7,640,230 82**
Surplus **1,468,049 86**

Ratio of Expense (including Taxes) to Total Income, 10.97.

COMPARATIVE STATEMENT, 1873 and 1874.

	1873.	1874.	Decrease.
Premium Note Assets	$3,444,105 58	$3,001,427 83	$442,677 75
Expenses	361,544 66	259,982 14	101,561 93

From the surplus of $1,468,049 86 the Company has declared a return premium (Dividend), available on settlement of next ANNUAL premium, to participating policies, proportionate to their contribution to surplus. The return premium (Dividend) for 1875 will, on most policies, be larger than that of 1874.

The conservative and prudent management of the Company, as shown by the figures given above, are deemed a sufficient guaranty that the best interests of policyholders are honestly protected and faithfully promoted.

The KNICKERBOCKER continues to offer liberal contracts of insurance and to earnestly commend the "SAVINGS BANK PLAN." Policies on this plan bear on their face a definite cash surrender value, and are thereby rendered as negotiable as a United States Bond.

GEO. F. SNIFFEN, Secretary.
E. W. DERBY, M.D., Consulting Physician.
JOHN F. COLLINS, Manager of Agencies.
CHAS. M. HIBBARD, Actuary.
HENRY W. JOHNSON, Counsel.
JOHN F. NICHOLS, Cashier.

CONTINENTAL
(FIRE)
INSURANCE CO.,
100 and 102 Broadway, N. Y.

Capital - - -	$1,000,000 00
Assets, Jan. 1st, '75,	$2,606,235 97
Liabilities - - -	217,405 54

Brooklyn Department:
CORNER COURT AND MONTAGUE STREETS, BROOKLYN;
106 BROADWAY, BROOKLYN, E. D.

DIRECTORS:

GEO. T. HOPE, President.
H. H. LAMPORT, Vice-Prest.

SAMUEL D. BABCOCK, BENJ. G. ARNOLD, A. A. LOW, S. B. CHITTENDEN, WM. H. SWAN, HENRY C. BOWEN, AURELIUS B. HULL, WILLIAM M. VAIL, THEODORE L. HUSTED, WM. H. CASWELL, D. H. ARNOLD, WM. M. RICHARDS, HORACE B. CLAFLIN, JAS. FREELAND, C. J. LOWREY, JOHN D. MAIRS, LORING ANDREWS, ARTHUR W. BENSON, JOHN L. RIKER, E. W. CORLIES, GEO. W. LANE, JAMES FRASER,
HIRAM BARNEY, LAWRENCE TURNURE, SAMUEL A. SAWYER, CYRUS CURTISS, GEO. BLISS, ALEX'R M. WHITE, WILLIAM BRYCE, CHARLES LAMSON, WELLINGTON CLAPP, HENRY F. SPAULDING, JOHN PAINE, ROBERT H. McCURDY, DANIEL S. MILLER, JOHN H. EARLE, HENRY BYRE, CHARLES H. BOOTH, WM. H. HURLBUT, EDWARD MARTIN, BRADISH JOHNSON, S. M. BUCKINGHAM, SHERMAN HARTWELL, JOHN F. SLATER.

CYRUS PECK, Secretary.
R. C. TOWNSEND, Secretary Agency Dep't.
ABRAM M. KIRBY, Secretary Local Dep't.
CHAS. H. DUTCHER, Secretary Brooklyn Dep
JOHN K. OAKLEY, General Agent.

ST. PAUL
FIRE AND MARINE INSURANCE COMPANY,
ST. PAUL, MINN.

Cash Capital - - - - -	$400,000.00
Cash Surplus - - - - -	432,816.48
Total Cash Assets, July 1st, 1875. - - - - -	$832,816.48

This Company commenced business ten (10) years ago, with $75,000 cash capital. Its progress has been rapid and the indemnity offered by it unsurpassed.

J. C. BURBANK, President.
C. H. BIGELOW, Secretary.

Before You Start,
INSURE IN THE
TRAVELERS
OF HARTFORD, CONN.

ESTABLISHED A. D. 1850.

MANHATTAN
LIFE
INSURANCE COMPANY
OF NEW YORK,
Nos. 156 and 158 Broadway,

has paid $5,900,000 Death Claims;
has paid $4,100,000 in dividends to Policy-holders;
has a surplus of $1,850,000 over Liabilities;
has a ratio of $125 Assets for every $100 Liabilities.
Its ratio of Expenses to Receipts in 1874 was only about 14 per cent.

THE INTEREST ACCOUNT EXCEEDS THE CLAIMS PAID.
EXAMINE THE PLANS AND RATES OF THIS COMPANY.

DIRECTORS.

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Farm and Garden.

GROWING GRAPES.

NELSON RITTER, in a Syracuse journal, says that in choosing a location for a vineyard select a dry and rather poor soil, with an incline sufficient to carry off heavy rains immediately. Level land will do, if dry and not too rich. Gravelly and stony land is doubtless best. In buying plants this fact should be distinctly borne in mind: that the best are none too good and are in the end the cheapest. While it is true of all fruits that none but the best plants should be set, it is particularly so with grapes. A weak plant is a long time coming into bearing and is very dear as a gift. Better set one good strong vine than a dozen inferior ones. I should always give layers one year old the preference. But good strong vines can be grown in several different ways. What is wanted is young plants with plenty of small, fibrous roots.

Clean cultivation is essential to success. No crop needs it more. It is impossible to raise good grapes with grass and weeds covering the ground. I prefer to trim my vines soon after the fall of the leaf. This can be done, however, later, even in winter. When vines are frozen they are liable to be broken, especially in laying down. The very best time to bend a grape-vine is when it is wet. I trim very close. Two or three buds are enough to leave each shoot. When trimmed, lay down and barely cover with earth, which is the best material for the purpose. Vines left up may do well; but to make sure it is always advisable to cover.

Soon as the fruit sets in the spring trim out all superfluous shoots, such as barren ones, where two or more shoots start from one bud. Leave only the strongest. Break off all that spring up from the ground or start from old wood; and it is even advisable to sometimes thin out the fruit, but not generally.

I am not an advocate of summer pruning to any great extent. Would only head off the most vigorous shoots, just to keep them somewhere within bounds.

Grapes ripen best near the ground, and I keep down as low as possible, without having them in danger of being spattered with dirt by the heavy rains. Five-feet trellis is high enough for most varieties. I think that the Catawba needs plenty of room to do well, while the Delaware does best when kept in a perpendicular position and not allowed to grow over four feet high. Of course, I mean keep the fruit down to that distance; the vines may grow as high as they will.

I am confident that applying manure to grapes is a very great mistake, as it has a tendency to make too much growth of soft, unripe wood, making the fruit later in ripening, consequently more liable to be overtaken by frost. Manure also renders the vine more liable to disease and also greatly injures the flavor of the fruit.

Perhaps it would be too much to say that no first quality of grapes were ever raised where manure had been freely used. But, as for myself, I will say that I have never yet seen any fine-flavored grapes where such a course had been pursued.

I have often been surprised at the slight demand for grapes in our city, and consequently low prices. But, after looking over the markets and seeing what miserable green trash was sold for grapes, the wonder ceases to be that they are bought so sparingly, but that they are bought at all. I will venture the assertion that a great majority of the grapes sold in our streets and groceries are totally unfit to eat. I have attended fruit festivals held by several city churches where all other kinds of fruit were really ripe and fine, but the grapes were sour enough to set the "children's teeth on edge" for four generations to come.

As long as the marketing of unripe fruit is persisted in just so long will there be a slight demand and correspondingly low prices. We are all too anxious to get into the market first. It would be much better for all concerned if we would wait until we had something worth selling.

I hardly dare say much as regards the best varieties to raise, well knowing that here we stand "on holy ground" and that most grape growers are very ticklish on this subject. When taking into the account its hardiness, productiveness, and general adaptability to all soils, I unhesitatingly place the Concord at the head of the list as a market variety. It unquestionably occupies the same position among grapes that the Wilson does among strawberries. As Solon Robinson truly says: "Any one who has a few feet of earth and sky over his head can raise grapes if he will plant the Concord." The Delaware is undoubtedly the best and most profitable fine-flavored variety. The Hartford is the best early grape. The Isabella, Catawba, and Diana, for keeping, cannot, in my opinion, be excelled. When I find any better kinds than the above, all things considered, I shall certainly cultivate them.

Have had a very little experience with the Salem, and am so far pleased with it. It is a vigorous grower and its slight foxy flavor seems to me no particular objection for our market.

I would not discourage any person from testing any of the new varieties, as they have opportunity. While it is to be expected the most of them will prove worthless or possess no sufficient advantage over the older kinds as to be substituted for them, yet if we by this means occasionally find a really valuable grape it will richly repay us for all the time and money spent—provided, always, that we have not invested too heavily in these experiments. I see no other way to improve upon the really valuable varieties we now possess except by this course. Were I to plant 1,000 vines, they should be divided about as follows: 500 Concords; 100 each of the Hartfords, Delawares, and Isabellas; 50 each of the Diana and Catawba; about six of the Clinton; and the balance should be composed of the many new-fashioned kinds with high-sounding names.

THE LUXURY OF FRESH FRUITS AND VEGETABLES.

HOW TO HAVE THEM.

EARLY fruits or vegetables, says *The Maine Farmer*, are a luxury which can be enjoyed by all who possess a small plot of ground, by devoting a few hours to the garden. To succeed, in the first place, we should procure the earliest variety of seed, and by saving for next year's planting the seed of the first fruit that ripens it can be brought to ripening in less time every succeeding year, provided the season is favorable. For instance, twenty years ago it was difficult to get my melons ripe before the fall frost, and some years I only succeeded by covering them on frosty nights; but by saving for planting the seed of the earliest ripe fruits I have succeeded in having nice ripe musk-melons by the 15th of August and watermelons a few days later. For early vegetables I generally plant the seed in the ground where they are to grow as early as the state of the soil will permit in the spring, and advance vegetation by placing around each hill four bricks set on edge and covering with an 8-by-10 pane of glass. In the first place, after well pulverising the soil, the surface should be hoed or raised in small mounds, similar to potato hills, and the seed covered lightly on the apex, and the protection of bricks and glass placed around each hill. Tomatoes, lima beans, and sometimes cucumbers, early sweet corn, etc., are advanced in the same manner. After the weather becomes sufficiently warm the protecting glass and bricks are removed and laid by for another season. I prefer planting the seed in the ground where the vegetables are to mature to transplanting from a hot-bed, as the growth after the plants come up is continuous, while the growth of tender plants from a hot-bed is generally checked for some days by transplanting to the open ground. Early potatoes may be had some three or four weeks sooner than their usual time of ripening by placing a small quantity cut fine in a box about the 1st of March and covering them with damp loam and setting them near the kitchen stove, and when the danger of spring frost has passed planting or setting them out in a warm, sunny place in the ground. If the sprouts from the potatoes are inclined to grow too rapidly after they are up in the box, set the box in a cooler place, which will not retard their growth and harden them till it is time to set them in the open ground.

Among the chief attractions of a home in the country is a farm, fruit garden, and an orchard of choice apple, pear, and plum trees, and a home where such luxuries are provided will always prove attractive to the children born on the place; and, although when they arrive at adult age they may become separated and reside far from the home of their youth, the old homestead will always possess attractions which will cause longings to revisit the scenes and joys of our early days.

DAIRY PRODUCTION.

MR. E. LEWIS STURTEVANT, of South Framingham, Mass., has furnished the *Scientific Farmer* the following:

"Through the courtesy of Professor Arnold, secretary of the American Dairymen's Association, I am in receipt of the Tenth Annual Report of the Association, a volume abounding in matters of interest to all dairymen. One table, prepared by the assistant secretary, E. J. Wickson, gives the average results in cheese factories for 1874, from which I extract the following summaries:

"The average pounds of milk to a pound of cheese for the whole season of 1874 in 126 factories was 9.94 pounds—the extremes being 11.43 pounds and 9.09 pounds.

"The average selling price of cheese the whole season in 127 factories was $13.44 per hundred pounds, a result which gives the average gross price received for milk as $1.357 per hundred pounds. The net price received by patrons for each 100 pounds of milk by 121 factories was $1.217.

"The average net yield per cow in 101 factories has been $41.19.

"The average of the best dairies, $52.03.

"The average of the poor dairies, $30.09.

"We thus find that the average return in milk of cows kept during the cheese season of 1874 in the best dairy district of America, expressed in wine quarts, is as below:

"Average for the best dairies, 1,783 quarts per cow.

"Average for the poorer dairies, 1,027 quarts per cow.

"General average, 1,411 quarts per cow.

"The highest average for any one dairy was, during the season of nine months, 2,662 quarts.

"In 1873 I published a paper, grounded on a very careful study of all the materials within my reach, in which occurs the following conclusions:

"That the average yield of dairies in New York State (for a series of years) is 1,300 quarts.

"That the average yield of the best dairies in the state is 1,800 quarts.

"In view of the tendency to overestimate the productions of our native cows, it seems to me useful and desirable to call attention to the fact that these figures—1,300 and 1,800—may stand as constants (until revised by further facts) for the yields of milk in the dairy districts of the United States; and, furthermore, that, with these as constants, each farmer can readily determine the standing of his herd relatively, by the keeping of an accurate milk record."

AMERICAN SUMAC.

THE demand for American sumac, says the *Shoe and Leather Reporter*, has increased largely of late years among morocco manufacturers and dyers and many improvements have been made in its preparation. The quality of the native article has now arrived at great perfection and mills for grinding have sprung up all through the Southern and Middle States. It has not been a profitable business for the past year, having suffered from the depression incident to all branches of trade. Sumac grows all over the United States; but that best suited for tanning and dyeing purposes grows spontaneously in a belt of country running from Maryland down through Virginia and the Carolinas, thence through the northern sections of Georgia, Alabama, and Mississippi, and in portions of Kentucky and Tennessee. The northern climate seems too cold to develop the tanning properties of this plant; but large quantities of Pennsylvania and New York sumac are sold in the leaf to tanners of goatskin, who put it in the vats to strengthen up and keep the sewed skins from leaking; and it is also used by many tanners who wish to brighten the color of their leather. The season for picking sumac commences with the first of July and ends the last of September or with the first frost, for this turns the leaf red, and then it is worthless. The stems, except the leaf-stems, have no strength and should not be gathered. They are full of pith, and if ground they only absorb the strength of the leaf and depreciate the value of the article. Sumac should be gathered in this way—viz., break off the parts of the bush containing the leaves, but do not gather the blossoms or berries. Some sumac gatherers allow the leaves to wilt a few hours in the sun, while others convey it immediately into the shade or under cover. Cure it under shelter, to preserve its color and strength. When it is dry put it in bulk, and when dry and windy days set in spread it out in beds, as you would wheat or oats, on a clean plank floor. Then thresh it with a flail, when the leaves and stems will break up fine, and rake out the large stems and throw them away. In drying, before threshing, it should be frequently thrown over with a pitchfork, to let the air get to every part of it. Remember to take out all the sticks, stems, and berries. The strength is in the leaf and leaf-stem. Care must be taken to have it thoroughly dry before packing, to avoid spontaneous combustion. Good ventilation should be secured after it is packed.

TOPICS OF INTEREST.

A RHODE ISLAND POULTRY FARM.

A correspondent of the Boston *Transcript* gives an account of a visit to the farm of Mr. I. C. Wilbour, in Little Compton, R. I. A portion of the farm is devoted to poultry. The object at this time of the year is the production of eggs, and we visited more than a dozen buildings devoted to the use of fowls and this season of production. The limits of this article will not allow of a detailed description of the building or of the different varieties or of the management; but we understand that there are now on the premises about eleven hundred hens, and that it is not an unusual thing to send 200 dozen of eggs per week to market. Our ideas of the labor of hunting hens' eggs were greatly modified when we saw the man in charge walk along in front of the rows of nests and pick up four hundred fine, large, clean eggs. The eggs are all carefully gathered at night and sent weekly to the Boston market, so that there is no chance for them to be otherwise than fresh and good. Indeed, we were told that every egg is warranted to be perfectly fresh and sweet. The labor of providing the required variety of food for so large a family is no small item. Wheat shorts, beef-scraps, and meal are bought by the ton and corn by the car-load, while occasionally other varieties of grain are used, with broken oyster-shell in abundance. Cleanliness and a variety and liberal supply of food, we should judge, were the strong points of the management here. We observed that disinfectants were freely used and were told that deaths by disease were of rare occurrence. A regular system of debt and credit is followed in this business; but, in the absence of the proprietor, we had no means of getting the figures. From our standpoint, it seemed not only pleasant, but highly profitable.

EGGS AS DIET.

On this subject *The Poultry Review* has the following pertinent and suggestive remarks:

"Would it not be wise to substitute more eggs for meat in our daily diet? About one-third of the weight of an egg is solid nutriment. This is more than can be said of meat. There are no bones or tough pieces, that have to be laid aside. A good egg is made up of 10 parts shell, 50 parts white, and 30 parts yolk. The white of an egg contains 85 per cent. water, the yolk of an egg 52 per cent. The average of an egg is about two ounces. Practically an egg is animal food, and yet there is none of the disagreeable work of the butcher necessary to obtain it. The vegetarians of England use eggs freely, and many of these men are eighty and ninety years old and have been remarkably free from illness. Eggs are best when cooked four minutes. This takes away the animal taste, that is offensive to some, but does not so harden the white or yolk as to make them hard to digest. An egg if cooked very hard is difficult of digestion, except by those with stout stomachs. Such eggs should be eaten with bread and masticated very finely. An egg spread on toast is food fit for a king—if kings deserve any better than anybody else, which is doubtful. Fried eggs are less wholesome than boiled ones. An egg dropped in hot water is not only a clean and handsome, but a delicious morsel. Most people spoil the taste of their eggs by adding pepper and salt. A little sweet butter is the best dressing. Eggs contain much phosphorus, which is supposed to be useful to those who use their brains much."

BIRDS THE FARMER'S FRIENDS.

Not long ago, near Rouen, in the valley of Monville, the crows had for a considerable time been proscribed. The cockchafers accordingly multiplied to such an extent that an entire meadow was soon found to be completely withered on the surface. The larvæ had pushed so far their subterranean works that every root of grass had been eaten and all the turf could be rolled back on itself like a carpet. The multiplication of insects is almost incredible, but our birds seem equal to the emergency. Michelet says the swallow is not satisfied with less than 1,000 flies per diem, and a pair of sparrows carry home to their young 4,300 caterpillars weekly; a tomtit, 300 daily. The magpie hunts after the insects which lie concealed beneath the bark of the tree and live upon its sap. The bee-eater in all lands carries on a fierce hostility with the wasp, which thins our fruit. A large number of insects remain during the winter in the egg or larvæ, waiting for the spring to burst into life; but in this state they are diligently hunted by the mavis, the wren, and the troglodyte. The former turn over the leaves which strew the earth, the latter climb to the loftiest branches of the trees or clean out the trunks. In wet meadows the crows and storks bore the ground to seize the white worm which for three years before metamorphosing into a cockchafer gnaws at the roots of our grasses.

THE LARGEST FARM IN THE WORLD.

This is rather a large claim to make, even in this country, where real estate lies around in parcels of considerable size; but, according to the *St. Louis Republican*, it may be fairly applied to the estate of Gen. Grant, founder of the Victoria Colony in Kansas. His farm

embraces the whole county of Ellis, is larger than any dukedom of Europe, and contains 576,000 acres. Mr. Grant devotes himself principally to stock raising, and has accomplished a great deal by the introduction of the best blooded stocks and exhibiting the best methods of rearing, feeding, and improving the foreign and domestic breeds of horses, cattle, and sheep. He has just wintered 7,000 sheep, with a loss of less than one per cent., the secret of his success lying in providing good shelter. He is the owner of the thoroughbred stallion "Flodden," valued at $25,000, the father of which won the Derby race in 1860. He has just purchased for his farm thirty-odd brood mares in Ohio, Virginia, and Kentucky and he has $250,000 invested in stock. Among the large number of resident colonists and stock-raisers who have purchased land of him and are now raising stock in Victoria Colony are many young men of prominence, both in this country and England.

PRESERVING SWEET CORN.

It is all very well, perhaps, to advise people to can sweet corn, for the experience may be valuable in sweetening their tempers; but the corn will sour. If it is well done, it will look beautifully white and be sweet (if you add sugar enough preparing it for the table); but it requires so much boiling and to be canned so quickly and so hot that, except in factories, people are apt to have bad luck with it. The thing to do is to shave and scrape the corn from the cobs daily during the season of surplus sweet corn, to dry this at first on sheets of tin in the sun, then on sheets on which it can be moved and mixed frequently. In hot, dry weather the corn will dry enough in the sun; but should the weather come on moist or rainy it must be brought into the house and dried slowly in the stove-oven, the door being open, upon bricks over the stove, or in any similar safe way. It must not scorch nor lie in masses, so that it will ferment. It is no "trick" to do this very well, and it is sweeter and better, but not so nice-looking as the canned. It is on account of the danger of having large masses at once when rainy weather comes on that we advise drying some daily. When dry, preserve it in bags, hung up away from mice.

OATMEAL AS FOOD.

Cassell's Magazine says of oatmeal: "We have called it the food for bone as well as brain, muscle as well as mind. To the laboring or artisan class it commends itself as an article of diet on account of its cheapness and the readiness and economy with which it can be cooked; and, while it is easily digested, it contains, as we have seen, a larger proportion than wheaten bread of the elements that go to form bone and muscle. The best Scotch oatmeal costs twopence a pound; and this contains far more true nourishment, in the opinion of some medical men, than the same weight of Liebig's Extract. It commends itself to literary men and all workers who earn their bread by the sweat of their brains. There are, as we happen to know, several well-known authors who, though born and bred this side the Tweed, nevertheless swear by oatmeal porridge as a brain-inspiring compound. Then, as to its palatableness, we ourselves have long held the belief that not only is porridge rich in nutritive matter, but when nicely cooked and eaten with new milk is simply delicious—a dainty dish, fit, indeed, to set before any king."

A SPUNKY HEN.

The San Francisco *Post* says Mr. Stirling, the sexton of Calvary church, is the possessor of a remarkable hen, and relates the following incident in the life of that sagacious fowl:

"She brought out a brood of chickens the other day, which event created considerable excitement and festivity in the colony of rats, which at once commenced a system of plunder, contenting themselves with a chick and a half for dinner daily. The hen stood this massacre of innocents for a day or two; but yesterday morning, as a sleek rat, grown insolent from living high on the toothsome chicks, skulked along in the neighborhood of a chicken which was trifling carelessly with a crust of bread, the wrath of the mother was aroused. She flew at the rat, pounced on him, caught him by the back, and, carrying the robber to a tub full of water, dropped him into it with a revengeful 'cluck.' The rat was drowned, and the brood has since been free from the raids of surviving rodents."

SELECTING HORSES.

The purchasers of horses for the French army always endeavor to obtain a first look at the animal when he is tranquil and in the stable, noting if the horse supports itself equally well upon all its legs, and, if one seems to yield, to especially examine it. Attention is then directed to the largeness of the pupil of the eye, which ought to be more exposed to full light. After the animal has been led out of the stable the eye should be again examined, care being taken to observe whether the pupil has contracted or not. If not, the sight is feeble. Others, to test the power of vision, feign to strike the forehead with the hand. If the hollows over the eyes be profound and the temples gray, old age is to be concluded. Wounds about the temples suggest attacks of staggers, and when the end of the nose presents circular scars it may be concluded that the animal has been twitched with a cord to insure its quietness while being shod or having to submit to severely painful operations.

A PARASITE DESTROYING THE GRASSHOPPERS.

E. F. Jackson, of Graham Lakes, Minn., writes to the *Field and Forest*, under date of July 31st, as follows:

"Since the 'hoppers left, two days ago, we have been making examinations, and find the vast number of eggs deposited by them are being destroyed by a white worm, many of the cells being empty. We also found vast numbers of the grasshoppers themselves being destroyed by a white maggot, one-fourth to one-half inch in length, working in their bodies. One singular fact in connection with their late visitation is that, although remaining with us eight days, they did more damage in four hours on the last day than in all the rest of the time put together."

ENORMOUS HARVEST IN CAMLACHIE.

A correspondent at Camlachie says: "The harvest may now be said to be entirely safe, and where parties have threshed and calculated on a good yield it has gone far beyond their expectations. To give isolated instances of enormous yield would be superfluous. 90 to 100 bushels of oats to the acre is not uncommon. 60 bushels of barley and 35 to 40 bushels of spring wheat may be called the average. As for corn, potatoes, millet, etc., the nearest description I could give would be that it had all been raised specially for exhibition. We have a number of leading farmers here who were brought up to farming in England and Scotland, and I have heard several say that they never 'saw as much stuff on the land' as they have seen here this year."

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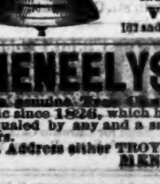
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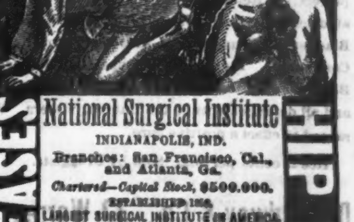
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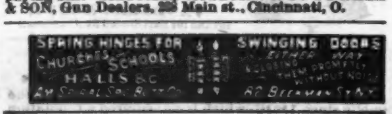

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